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| To: Commissioner for Patents for<br>Examiner Clement B. Graham<br>Group Art Unit 3628  | Facsimile No. 571/273-8300   |
| From: Michele Morrow<br>Legal Assistant to Francis Lammes  | No. of Pages Including Cover Sheet: 24   |
| Enclosed herewith: <ul style="list-style-type: none"><li>• Transmittal; and</li><li>• Response to Office Action.</li></ul>                           |  |
| Re: Application Serial No. 09/505,031<br>Attorney Docket No. RSW9-99-118   |  |
| Date: Friday, July 28, 2006  |  |
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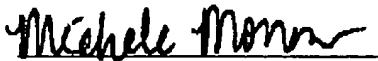
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JUL 28 2006

In re application of: **Kraemer et al.**Serial No.: **09/505,031**Filed: **February 16, 2000**For: **Method and System for  
Identifying Teaser Surfers with Time  
Series Credit History****37945**PATENT TRADEMARK OFFICE  
CUSTOMER NUMBERGroup Art Unit: **3628**Examiner: **Graham, Clement B.**Attorney Docket No.: **RSW9-99-118**Certificate of Transmission Under 37 C.F.R. § 1.8(a)I hereby certify this correspondence is being transmitted via  
facsimile to the Commissioner for Patents, P.O. Box 1450,  
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on July 28, 2006.

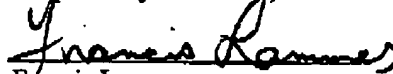
By:

  
Michele MorrowTRANSMITTALCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450Sir:  
ENCLOSED HEREWITH:

## \* Response to Office Action

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,



Francis Lammes

Registration No. 55,353

AGENT FOR APPLICANTS

Duke W. Yee

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ATTORNEY FOR APPLICANTS

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kraemer et al.

Serial No.: 09/505,031

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For: Method and System for Identifying  
Teaser Surfers with Time Series Credit  
History

§ Group Art Unit: 3628

§ Examiner: Graham, Clement B.

§ Attorney Docket No.: RSW9-99-118

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By:

  
Michele Morrow

37945

PATENT TRADEMARK OFFICE  
CUSTOMER NUMBERCommissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

## RESPONSE TO OFFICE ACTION

Sir:

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In response to the Office Action of May 3, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.